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ABSTRACT

By offering benefits that assist workers in attaining a better balance between work and family, employers can improve the quality of work produced for their companies and the quality of life for employees. This report discusses the benefits of dependent care programs, describes the process involved in selecting appropriate programs, and discusses common concerns and issues. Also discussed are demographic trends influencing the growing conflict as employees try to juggle work and family concerns. The report concludes with the findings of an independent survey study on the state of employer-assisted dependent care in Texas and a comparison of Texas with the rest of the country. Out of 6,500 employers surveyed, 1,331 employers returned a mailed survey (22.6 percent response rate). The findings indicated that firms were more likely to provide informational dependent care benefits than they were to offer direct service or direct financial subsidies for care. Flexible work arrangements such as flextime and job sharing were growing in popularity. All benefits were offered to a much greater extent in the largest firms (with over 500 employees) than in smaller. Texas is providing benefits at a lower rate than the nation as a whole. Nationwide, firms whose core employees are professional and technical workers were more likely to provide family-friendly benefits than firms with other types of employees. In Texas, benefits, when offered, were provided at all employee levels. Two appendices describe the survey methodology and the initiatives of the Texas Work and Family Clearinghouse. Contains 51 references. (KB)

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Employer-Assisted Dependent Care in Texas

A REPORT

ED 418 779

A Project of the
Texas Work and Family Clearinghouse

PS 026286

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Employer-Assisted Dependent Care in Texas

Produced by the **Child Care/Work and Family Clearinghouse, Texas Workforce Commission.**

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Introduction

Increasingly, employees face conflicts between the responsibilities of work and family. With the trend toward a greater number of women entering the workforce, increased dependent care requirements, decreased real income, greater job insecurity, and pressures for higher productivity, employees shoulder multiple responsibilities with a lack of sufficient resources, time, and energy to accommodate the spiralling demands.

At the Greater Dallas Work/Family Regional Conference, keynote speaker Ted Childs Jr., Director of Workforce Diversity, IBM, New York, stated bluntly: "We are fighting a war. We don't act like it. And when you're at war and don't act like it, you lose. We are in an economic war. Culture, flexibility, and dependent care! We must address all of them aggressively if we are to win."

By offering benefits that assist workers in attaining a better balance between work and family, employers can play a significant role in improving both quality of work produced for their companies and quality of life for employees. Dependent care benefits target children, elders, and disabled family members and encompass direct financial support, provision of programs and facilities, referrals to community resources, and alternative work arrangements.

Susan Lambert (1993) groups family responsive benefits into two categories. The first includes policies that either directly or indirectly assist workers with their dependent care responsibilities. On-site child care centers, resource and referral agencies, even dependent care tax accounts are typical of such benefits. The second category includes policies that adapt the workplace to assist care givers with their dependent care responsibilities. This strategy incorporates alternatives such as telecommuting, part-time work, maternity/paternity leave, and job sharing.

Both types of benefits can improve the company's bottom line, increase competitive advantage, contribute to the well-being of individual employees, and result in positive spill-over effects in the wider community. An effective benefits package within either category must take into account the needs of the employees, the type of industry and nature of the business, the resources the company can invest, and the available resources in the community.

However, a growing number of employers are offering dependent care benefits to their employees. This report begins with a presentation of some of the positive outcomes -- for both employees and employers -- that have resulted. It continues with a description of the process to select an appropriate program.

Next follows a discussion of common concerns and issues related to the provision of dependent care benefits. Demographic changes have figured dramatically in the growing conflict experienced by employees as they try to juggle work and family concerns. These trends are presented here, as well as an illustration of how their manifestations negatively affect both employees and employers. The report concludes with the findings of an independent study conducted by the University of North Texas on the state of employer-assisted dependent care in Texas and compares Texas with the rest of the country.

Positive Impact of Dependent Care Benefits

OVER the past twenty years an increasing number of companies have used dependent care benefits to mediate work/family conflicts. Current research has identified differences in workers' performance related to the provision of dependent care benefits, including improvements in employee effectiveness, quality of performance, and innovation. These have been accompanied by an enhanced overall quality of work life. Other ramifications have also emerged:

- *Work/family programs influence an employee's decision to remain on the job. The Corning Company, for instance, states that, due to the use of family friendly benefits, turnover has been cut in half since 1986. Aetna estimates that its family leave policy saves approximately $2 million a year in employee replacement costs (Fierman 1994).*

- *Work/family benefits are linked to reduced absenteeism. An American Management Association survey (1994) found that allowing employees to work on a flexible schedule cut missed work time by as much as fifty percent.*

- *Potential employees are seeking positions based more on family concerns than on income and advancement opportunities (Galinsky et al. 1993).*

- *Resources that enable employees to achieve and maintain a balance between work and family increase both the employees' ability to concentrate at work and their productivity. A survey by Work/Family Directions (1995) on resource and referral services shows that employees saved an average of eighteen hours each time they used the resource and referral service provided by their employer, and eighty percent of that time was work hours.*

- *While commitment to the workforce used to be communicated by "womb to tomb" employment security, companies now convey their commitment by finding methods to assist employees balance work and family. Employees in turn are more dedicated to their workplace when it is supportive of their personal lives (Cohen 1995). High-commitment employment practices are consistently associated with positive economic outcomes (Pfeffer 1994). As Melanie Bradford, President of V-J Assemblies, says, "My employees and I have a mutual interest in each other's job security" (1994).*

- *Employees who work for organizations with a culture supportive of employees' work and family responsibilities report significantly lower levels of stress-related symptoms (Thomas and Ganster 1995; Friedman and Galinsky 1990).*

- *Leading edge companies see work/family programs not so much as additional programs with bottom-line benefits but more as an integral element of the foundation or core of the organization. Those companies gain an advantage over other firms by fostering employees' intelligence, knowledge, and creative ideas (Handy 1989). One such company is Marriott, which is solving child-care-related problems of their employees by establishing a center to offer family support services. "We may be defining a new role for the corporation," says J. W. Marriott, Jr., chairman and president of Marriott (1994).*

- *Seventy percent of participating companies with work/family programs in place have implemented a quality initiative, according to one study. Nearly eighty percent of the businesses involved in the study reported that work/family efforts are necessary to achieve a total quality work culture (Conference Board 1993).*

Dependent Care Program Development

THE most appropriate dependent care assistance program depends on the interaction of three factors: management objectives, employee needs, and community resources. A company interested in implementing a dependent care program needs first to determine who will gather the appropriate information. There are several options: a company task force composed of representatives from all significant groups that will be affected, the human resources department, a work and family professional hired to create as well as manage the program, or outside consultants from either private consulting firms or government agencies.

Management Objectives

Management objectives for pursuing a dependent care program include:

- *Developing a "leading edge" human resources package*
- *Increasing employee commitment, job satisfaction, and productivity*
- *Reducing absenteeism and turnover*
- *Saving money and other resources*
- *Enhancing recruiting*
- *Creating a favorable public image*

Employee Needs Assessment

Tools such as surveys and focus groups can help determine employee issues, such as:

- *Employees' current and potential dependent care needs*
- *Arrangements employees already have in place to meet these needs*
- *Difficulties employees have in meeting their current care needs*
- *Work and family conflicts experienced by employees*
- *Types of dependent care benefits most helpful to employees*
- *Employees' future needs*

A number of needs have been frequently identified, as illustrated in Table 1 on the following page.

Community Resource Evaluation

Programs will be ineffective if there is an insufficient number of services offered in the community to meet employee demand. Communities vary considerably in the range and number of services and programs available. In recognition of this problem, the American Business Collaboration for Quality Dependent Care - a network of more than 150 companies nationwide - commits financial resources to improve the quality and supply of child care and elder care services for their employees. In some cases, employers can provide powerful leadership in the development of new or enhanced services.

On the state level, such efforts are well underway. Employer coalitions to promote leadership on work/family issues, including child care, elder care, and community resource development, are growing across the state. They are receiving financial support from the Texas Work and Family Clearinghouse as well as organizational assistance from three established coalitions: Corporate Champions of Fort Worth, Corporate Hands of Houston, and Corporate Child Care Collaborative of San Antonio.

Evaluation of Data and Program Recommendation

There are many dependent care alternatives, some of which are listed in Table 2 below, along with their advantages and disadvantages. Depending on management objectives, employees' needs, and access to community resources, some will dovetail with the needs of different companies more closely than others.

Program Evaluation

During the planning stages, it is important to develop a system for continuous evaluation of the dependent care program. Evaluations enable companies to identify aspects of the program that need to be changed. They also provide the data to conduct cost/benefit analyses to guide company policy.

Table 1 **Common Needs Identified by Employees**

Elder Care	• *Flexible work schedules for emergency needs* • *Day care, visiting nurses, and or homemaker services* • *Long distance information and referral services* • *Part-time work schedules* • *Opportunity for long-term leave if need arises*
Child Care	• *Flexible start stop times responsive to child care arrangements* • *Day care services and financial assistance to use them* • *Maternity paternity leave* • *Part-time work schedules*
Dependents with Disabilities	• *Ability to work from home* • *Flexible scheduling for physician therapist appointments* • *Financial assistance for specialized day care*
Evening and Overnight Care	• *Day care centers and available care givers that provide evening or overnight care* • *Flexible work schedules, such as a compressed work week, to allow coordination of schedule with other care giver(s)*
Emergency Care	• *Access to alternative care givers when permanent arrangement breaks down* • *Access to care giver if job requires travel or temporary changes in schedule*
School-Age Children	• *Quality after-school care programs* • *Transportation between school and after-school care* • *Holiday and summer care*
Infants	• *Part-time schedule* • *Temporarily reduced number of work hours* • *Access to care givers that provide infant care* • *Financial assistance for increased cost of infant care*

"We are fighting a war. We don't act like it. And when you're at war and don't act like it, you lose. We are in an economic war. Culture, flexibility, and dependent care! We must address all of them aggressively if we are to win."

– Ted Childs Jr., Director of Workforce Diversity, IBM, New York

Table 2 **Dependent Care Alternatives**

Job Scheduling Options

Flextime

Flextime refers to a work schedule that permits flexible work times but requires a standard number of hours to be worked.

Advantages
- Easily tailored to the needs of individual employees
- Beneficial to employees with or without dependent care needs
- Low cost to company
- Feasible for small and medium size firms

Disadvantages
- May disrupt work flow or create inefficiencies if not carefully planned
- May require extra attention and training on the part of managers

Job Sharing

Job sharing is a flexible benefit in which two or more people voluntarily share the responsibilities of one full-time position and prorate the salary and benefits.

Advantages
- Full-time position is filled yet employees are able to reduce total number of work hours
- Enhances opportunities for valuable employees to retain their jobs

Disadvantages
- Difficult to locate employees with complementary scheduling needs and similar job skills

Compressed Work Week

Compressed work week refers to a forty-hour week that is completed in fewer than five days.

Advantages
- Easily tailored to the needs of individual employees
- Beneficial to employees with or without dependent care needs
- Low cost to company
- Feasible for small and medium size firms

Disadvantages
- May disrupt work flow or create inefficiencies if not carefully planned
- May require extra attention and training on the part of managers

Telecommuting

Telecommuting refers to employees' conducting work from home or off-site, often linked to the company through computer.

Advantages
- Saves employees commuting time
- Enables employees to care for dependents at home
- Reduces office space expense for employer
- Useful for all employees, with or without dependent care needs

Disadvantages
- Off-site work may not be possible for all industries
- Increased logistical requirements for employer

Family and Medicql Leave Act

FMLA requires businesses with fifty or more employees to provide at least twelve weeks per year of unpaid leave for birth, adoption, and personal or family illness; and to restore employees to their jobs, or equivalent positions, upon their return.

Advantages
- Offers benefit with relatively short-term implications
- Can have significant long-term impact on development of employees' careers
- Use among workers fluctuates over time
- Assists in retention of valuable employees

Disadvantages
- Qualified temporary personnel must be available
- Forecasting utilization of emergency leave is difficult

Part-time Schedule

Part-time schedules mandate less than a forty-hour work week.

Advantages
- Permits the retention of valuable employees
- Certain tasks may not require a forty-hour week

Disadvantages
- Requires increased attention to scheduling
- May require employing more people

Financial Assistance for Dependent Care

Vendor Plans

Vendor plans are those in which employers purchase slots in identified community care centers, then make them available to employees at prices set by their employer.

Advantages
- Reduces time employees spend locating services
- Requires little administrative responsibility
- Employers can reserve slots in multiple centers for employees' easier access
- Supports and strengthens community services

Disadvantages
- Requires that employees use specific vendor(s)
- May not address wide range of employee needs

Voucher Plans

Voucher plans enable employees to choose community dependent care services. Employers then either pay subsidy to the provider directly or reimburse the employee.

Advantages
- Employees can choose dependent care providers
- Appropriate for small and medium size firms
- Limits administrative responsibility if the subsidy is administered through a contractor

Disadvantages
- Depends on availability of community services
- Employer's contribution is taxable for the employee

Dependent Care Assistance Program

DCAP is a tax-advantaged benefit program assisting employees with dependent care expenses under Internal Revenue Code (IRC) Section 129. Employees may exclude DCAP benefits from gross income up to $5,000 annually, and use those funds to pay for dependent care services.

Advantages
- Savings to the employee because tax is not paid on the amount withheld for dependent care
- Savings to the employer because funds withheld for dependent care purposes are excluded from social security (FICA) tax
- Flexibility to adapt to fluctuating employee needs

Disadvantages
- Employee must accurately estimate dependent care costs or risk losing money
- Program is complex and requires effective communication about benefit to employees
- Marginal or no tax savings for families in lower income groups
- Employees cannot use both DCAP and EITC (described below)

Earned-Income Tax Credits

EITC provides expanded earned-income tax credits to eligible families under the Omnibus Budget Reconciliation Act of 1990.

Advantages
- Provides benefit to low-income employees
- Families do not have to incur care expenses to claim the benefit
- Benefit can be drawn as a tax refund or in advance as part of employees' wages

Disadvantages
- Complex eligibility requirements and formulas
- Employees cannot use both EITC and DCAP

Long Term Care Insurance

LTC is an insurance plan to protect individuals from the catastrophic expense of long term nursing home or home health care.

Advantages
- Easily integrated into cafeteria style benefits package
- Retention tool for long-term, valued employees

Disadvantages
- May not be valued if employee base is very young
- Increases proportion of health care benefit expense

Adoption Assistance

Adoption assistance includes reimbursement for legal fees, medical expenses, agency or placement fees, temporary foster care, and/or travel.

Advantages
- Easily integrated into cafeteria style benefits package
- Potentially good recruitment tool

Disadvantages
- Requires knowledge of the program to administer
- Used relatively infrequently so utilization is difficult to forecast

Dependent Care Informational Assistance

Resource and Referral

Resource and referral services assist employees in locating qualified care in the community to meet their dependent care needs, including for special situations.

Advantages

- Relatively low cost benefit
- Assists employees with a range of different dependent care needs
- Helps solve long-distance problems with elder care
- Often improves quality of care available by supporting training and technical assistance
- Reduces employees' time spent searching for services during work hours
- Appropriate for any size firm

Disadvantages

- Depends on ample dependent care services in the community
- Offers no assistance in paying for dependent care

Information Dissemination, Fairs, and Seminars

Information on dependent care issues can be disseminated to employees through bulletin boards, newsletters, seminars, speakers, information fairs, or a company library.

Advantages

- Low cost to implement
- Saves time for employees
- Makes use of community resources
- Appropriate for any size company

Disadvantages

- Requires a designated person to collect information and a system for dissemination

Direct Dependent Care Assistance

On- or Near-Site Center

The company provides dependent care at a center it owns and/or operates on or near the company premises. This can include services for special needs such as infant care, dependents with disabilities, emergency or sick child care, evening and overnight care.

Advantages

- Offers high community visibility
- Can be an effective recruitment tool
- Enables employees to be closer to their dependents
- Can adapt hours and programs to employees' needs
- Increases employees' scheduling flexibility

Disadvantages

- Requires substantial investment by the company
- Demand may fluctuate or be difficult to predict
- May not be suitable for employees who commute long distances or use public transportation
- Difficult for smaller firms to implement

Consortium Center

In this arrangement, several concerned employers cooperate to provide dependent care for their employees.

Advantages

- Shares resources and distributes costs among several employers
- Enables smaller firms to provide near-site care
- Allows for fluctuation in demand

Disadvantages

- May involve complicated negotiations among participating companies

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Family-Day Home Systems

Employers contract with community groups to increase the supply of locally available child care or elder care providers. These systems provide employees an option to have their dependents cared for in a home-like setting.

Advantages

- Offers relatively low start-up and maintenance costs
- Flexibility suits parents who work odd-hour shifts
- Enables a greater number of employees to be served because providers may be located close to home, near work, or along the commuting path

Disadvantages

- Provider turnover is often high
- Monitoring homes to ensure quality and safety may be costly

Concerns and Issues

THE provision of dependent care benefits raises a number of issues.

Cost

Personnel costs are approximately seventy percent of total expenditures for most businesses, and within personnel costs, benefits make up some thirty percent of the total (Bureau of Labor Statistics 1994). With benefits having increased over the past thirty years at a much faster rate than earnings, many employers are focusing on methods to reduce the benefit burden. The addition of dependent care benefits may well seem contrary to this goal. However, management needs to evaluate dependent care programs from a more realistic, cost/benefit perspective. As this report illustrates, the dollar return on investment may outweigh program costs. In addition, management should conduct an evaluation of the cost of not implementing a dependent care program. Absenteeism, low productivity, high turnover, non-progressive community image, and a lack of commitment among employees may be costing the firm more than the price of implementing a dependent care program.

Furthermore, the dependent care initiatives discussed in this report vary widely in expense. Investments must be evaluated in relation to the financial and strategic objectives initially determined by management.

The greater the extent to which programs are integrated into the organization's culture and supported at all levels - especially upper level management - the greater the chances for success. When the environment is supportive of employees' desire to balance work and family, dependent care initiatives are evaluated much more favorably by employees than when the programs are viewed solely as an accommodation for employees with problems. The cost of creating a positive and supportive environment is relatively low but brings substantial benefits.

Liability

Companies may already have liability insurance that covers the employer-supported dependent care programs described in this booklet. Even in the case of a company-sponsored center on or near the premises -- the solution that most directly involves the company -- there could be sufficient exisiting liability insurance. Coverage, however, should always be confirmed.

Equity

Due to the diversity of employees' needs, companies frequently offer cafeteria style benefit plans from which employees can choose that combination of benefits that best suits their situations.

Those employees who do not have current dependent care responsibilities may confront them in the future. So while a program may not benefit all employees at any one time, it can be made available to employees as the need arises. Furthermore, a stress-reduced environment affects all people who work within it, to some degree.

Several of the benefits discussed in this report can also enhance worker dependent care concerns. For example, flextime, a compressed work week, and telecommuting can increase employees' sense of autonomy and enable them to utilize their time in an individually-determined manner. This can result in greater company loyalty and job satisfaction, in addition to alleviating stress.

Changes in the Labor Force

THE escalating conflict between work and family issues that so many employees face, and which affects the company and the community in far-reaching ways, makes it clear that the struggle to balance work and family is a critical issue at this time. A number of demographic and economic shifts such as the increasing number of women - especially mothers - entering the workforce, increasing life expectancy, increasing numbers of single parent families, and decreasing real incomes have led to a significant decrease in the number of leisure hours and a significant increase in the amount of stress experienced by employees.

Women in the Workplace

As Figure 1 shows, women's labor force participation rose by over fifty percent from 1960 to 1992. It is projected to increase by another 5 percent by the year 2005 (Bureau of Labor Statistics 1993).

Women's Labor Force Participation Rates as a Percentage of All Women 16-65 Years of Age, from 1960-1992 and Projected to 2005

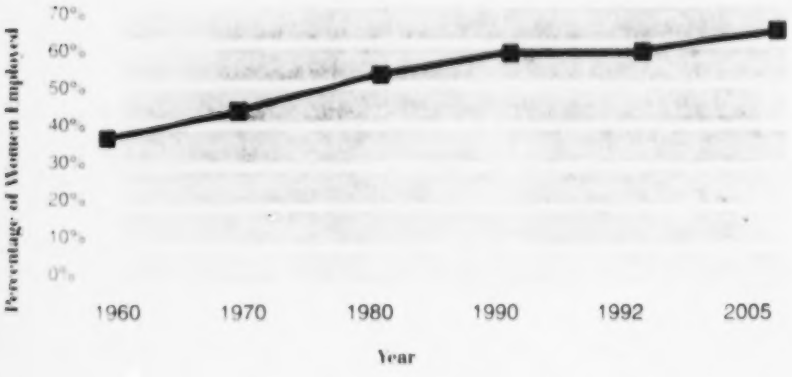


Figure 1

Mothers entered the labor force at a higher rate (57 percent) than women as a whole (48 percent) during the period from 1972 to 1992. The most dramatic climb during this period was for mothers with children under the age of six (an 84 percent increase). This increase has resulted in an escalated demand for dependent care options (Costello and Stone 1994). The trends in Texas are consistent with national data. Over 60 percent of Texas children reside in families in which no parent stays at home full-time (U.S. Census 1990). While women have increasingly entered the labor force, their responsibilities at home have not correspondingly decreased. This trend affects both families and employers.

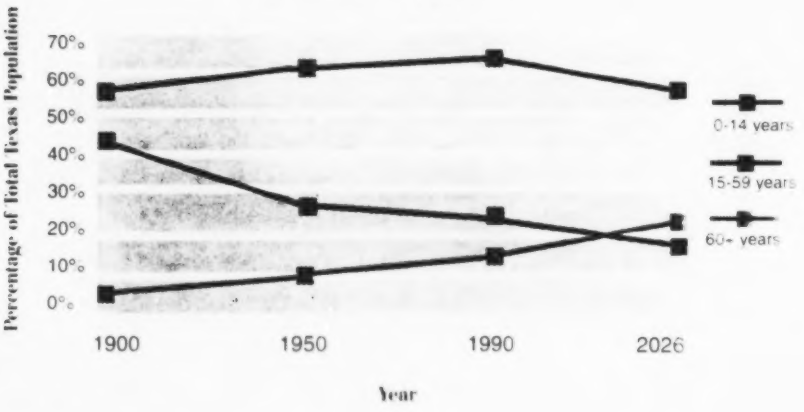
The Elderly

The American population is aging, and in Texas this trend is even more pronounced than in the nation as a whole. Based on the 1990 Census, 2.5 million Texans, or 14 percent of the total Texas population, are at least sixty years of age. This age group is growing faster than the general population (Figure 2). Between 1980 and 1990, the sixty-and-older population in Texas increased by 23 percent while the overall population increased by only 19 percent. As the Baby Boomers enter their retirement years, the state's demographic map will continue to change. By 2026, almost one in four Texans will be sixty or older, compared with only 14 percent of the Texas population today (U.S. Bureau of the Census 1990).

Due largely to improvements in health care technology and Texas's growing popularity as a retirement destination for out-of-staters, the fastest-growing subgroup of the sixty-plus generation is men and women 75 years of age and older. Their numbers are projected to expand from 718,337 at the beginning of the 1990's to 1.3 million by the end of the decade - an 81 percent growth (U.S. Bureau of the Census 1990). This age group requires increasing care.

Figure 2

Changes Over Time in the Proportion of Each Age Group in the Total Texas Population



In 1996 the Baby Boomers began to move into their fifties, a time of life when the necessity of care for elderly parents becomes more frequent (Washington Business Group on Health 1995). By the year 2000, nearly three-fourths of traditional elder care givers - women aged 45 to sixty - will be employees. The U.S. Census Bureau reports that the "parent-support ratio" (the number of persons aged 85 and over per one hundred persons aged fifty to 64) tripled from three to ten between 1950 and 1993. The Bureau predicts it may triple again in the next six years (U.S. Bureau of the Census 1994).

The Sandwich Generation

With increased longevity and postponed child bearing, a growing number of individuals are becoming part of the 'sandwich generation' - middle aged individuals who are responsible for the dependent care needs of both their children and their parents. According to an AARP study (1989), between thirty and fifty percent of employees who are caring for an elderly person also have at least one dependent child at home.

Single Parent Households

In 1970 nationwide almost 12 percent of children were living with a single parent. By 1980 that percentage increased to almost 20. By 1990, 25 percent of children were living with a single parent (Costello and Stone 1994). In Texas, 25 percent of all children under seventeen were living in single parent households (U.S. Census 1990). Meeting dependent care needs is more difficult for single parents since they must care for their children at the same time they work to support them. In addition, single parents tend to have fewer financial resources with which to meet dependent care needs. In 1991, on average, two parent households earned 74 percent more than single parent households (Costello and Stone 1994).

Changes in Income

Between 1971 and 1991 median family real income rose by almost 6 percent. However, this increase was not due to rising wages per worker but rather to the increase in the number of families with two earners (Costello and Stone). In fact, the real median wage of individual workers fell 3.7 percent between 1979 and 1989 and 3.1 percent between 1989 and 1994. This drop in real income has led an increasing number of families to generate two incomes as a strategy for maintaining or increasing their standard of living.

Changes in Employee-Employer Relationships

According to the "National Study of the Changing Workforce," close to one in five employees fear they will be laid off. Forty-two percent have experienced downsizing, and 28 percent have seen cutbacks in the number of managers in the past year (Galinsky et al. 1993). Employees have responded to this changing environment with greater job mobility. According to the Bureau of Labor Statistics, an average U.S. worker will change professions three times and change jobs six times during his/her working life (Chicago Tribune 1994). In addition, a greater proportion of the workforce is contracted as temporary employees.

Changes in Employee Attitudes, Goals, and Values

For the first time in recent history American workers are unwilling to put in the number of hours that their parents, or earlier generations, did. Seventy percent of people earning $30,000 or more per year say that if they had the opportunity they would give up one day's pay in order to get an additional day off each week. Even among people earning $20,000 per year or less, half say that they would like the opportunity to give up a day's pay in order to get an extra day off (Schor 1991). Another study found that young workers are more willing to sacrifice work and advancement in order to spend more time with family and friends and in their own pursuits. They were willing to make substantial trade-offs in return for flextime, leave programs, and dependent care assistance (Galinsky et al. 1993). A survey conducted by Robert Half International (1992) also found that nearly two-thirds of employed parents would take a cut in salary to have more time with their family. Forty-five percent of the men and 64 percent of the women reported that they would turn down a promotion if it meant less time with family (Rodgers 1992).

Employment Trends

Several trends with direct impacts on the workplace exacerbate the growing importance of work-family conflicts. First, while the number of potential employees in the workforce is estimated to be sufficient to fill current and projected job positions, the ratio of skilled to unskilled jobs has been increasing, and the number of potential employees with the competence level for those positions may be insufficient (Mirvis 1993; Johnston 1987). Second, the productivity rate has decreased since 1973 (Productivity and the Economy 1988). Third, job security has declined and job mobility has increased, thereby changing the tenured employer-employee relationship to a tenuous one (Galinsky et al. 1993; in Human Resources 1994). Last, while the previous generation of employees was motivated by compensation and promotion, today's employees are more likely to give high priority to flexibility, autonomy, and family time (Galinsky et al. 1993; Schor 1991).

"Today's workplace assumes a far greater role in the family lives of workers than ever before . . . It is no longer possible for workers to leave their personal problems at home, as company cultures dictate - because someone is rarely home to solve them . . . Concerns about labor shortages, productivity and global competitiveness create the bottom-line reasons for a business response to families."

–Dana Friedman: Corporate responses to family needs. Marriage and Family Review 15(1/2): 77, 1990.

(as found in Elias, and Segal, Workplace Family Support programs: an expanded role for EAPs. In EAP Digest: May/June 1994)

Ramifications of Trends

DEMOGRAPHICS and workplace trends have a number of implications for employees. Two areas of marked impact are time management and stress levels.

Decreased Leisure Time

On average, since 1973 the number of hours designated for work has actually increased from 40.6 to 43.5 per week. The number of hours is even higher for professional level positions -- 62 per week. The number of hours dedicated to household duties and dependent care needs, however, has not correspondingly declined. Therefore, workers routinely put in the equivalent of two full-time jobs every week - from 76 to 89 hours per week on the combination of work and family responsibilities. This time crunch is intensified for those considered part of the "sandwich generation," who bear elder care responsibilities for an additional 6 to 11 hours per week. Due to increased time requirements at the workplace and the increased number of women working outside the home, leisure time for full-time employees has dropped off from an average of 26.2 hours to 16.6 hours per week during the period from 1973 to 1987 (Schor 1991).

Increased Stress Levels

Pressure in the workplace for greater productivity and the growing threat of job insecurity due to plant closings, downsizing, and increased competition has led to employees' increased stress level. A redefinition of roles and responsibilities in the family, the increased workload absorbed by families requiring two incomes to stay afloat and households headed by a single parent, conflict between meeting the needs imposed by work and those of an employee's dependents, and the complexity of managing these increased responsibilities, have also elevated the pervasiveness of stress. This can be seen clearly by the dramatic increase in the number of visits to report stress-related symptoms to physicians and psychologists (Krusor and Blaker 1992).

Impact of Changes on the Company

WHEN employees' dependent care responsibilities interfere with their work performance, the organization loses money. Over the past several years researchers have attempted to quantify these costs. Workers' morale, commitment, effectiveness, and focus or concentration, the researchers learned, directly impact profits. Causes of lost revenue are found in absenteeism, turnover and its subsequent recruitment demands, distracting worries, increased health costs, and decreased commitment. Negative spillover into other areas of employees' lives also affects their work capacities, again contributing shrinking bottom line figures.

Absenteeism

When there is a breakdown in the dependent care arrangement, or a special need arises, employed care givers will be absent from work, or, if not physically absent, spend work time to locate alternative arrangements. In one study, female parents were absent from work 80 percent more than male parents or all non-parent employees (Googins 1991). Another study found that 33 percent of mothers with children under twelve had a sick child in the previous month, and 51 percent of these missed work to care for the child. Twenty-five percent of employees with children under twelve had problems with their child care arrangements two to five times in a three-month period. Fernandez (1990) estimated that employee absences due to child care responsibilities probably cost the company he was examining $1.8 million yearly, based on the average salary plus benefits of $100 per day.

Turnover and Recruitment

When conflicts become too great, care givers may be forced to leave their jobs. When this occurs, the family suffers a financial loss, and the company loses the dividend from the accrued knowledge and skills that long-term employees develop, plus the added cost of recruiting, hiring, and training a new worker. In a National Child Care Survey (1990), 25 percent of respondent mothers who left their jobs did so due to family reasons (Hofferth et al. 1990). Another research study found that mothers who work in a flexible environment are seven times less likely to want to quit (Friedman and Galinsky 1990).

As many as 22 percent of employees with elder care responsibilities who quit their jobs did so to care for a frail relative (Brody et al. 1987; Petty and Friss 1987; Stone et al. 1987).

The career stage when employees are likely to have elder care responsibilities is also a time when employees provide the highest cost/benefit return to the organization. Losing these workers can be very costly to the organization (Washington Business Group on Health 1995; Scharlach 1991). Scharlach et al. (1994) determined that for employees attempting to meet elder care needs, the estimated annual cost to employers due to employee problems with elder care, is $2,500 per employee per year.

Distraction and Decreased Focus

Employees' inability to focus on work, stemming from the conflict between work and family responsibilities, leads to diminished productivity. A national survey of employees reports that 53 percent of women and 28 percent of men find that the strain of balancing work and family responsibilities affects their ability to concentrate at work (Rodgers, 1992). According to the "Job and Homelife Study," 22 percent of parents noted that while they are at work they worry about their kids either always or most of the time, and 44 percent worried at least some of the time (Googins 1991). Another survey shows that while at work, 94 percent of employed care givers to elders worry how these elders are doing (Lechner and Creedon 1991).

Increased Health Benefit Costs

With health care benefits constituting approximately 30 percent of employee compensation, employers are focused on methods of controlling health-care-related expenses (Lechner and Creedon 1991). However, since employees' need for medical and psychological services is growing (Fernandez 1990; Googins 1991), companies' health care expenses may continue to rise. Health care costs are related, in part, to experienced stress. For example, in a national study of employed parents, those experiencing breakdowns in their child care arrangements report feeling nervous or "stressed" twice as often as employed parents with no problems. These child care problems were significantly related to stress-related health problems such as shortness of breath, back or neck pains, overeating, smoking, increased alcohol consumption, and increased use of tranquilizers (Galinsky 1987). Galinsky et al. (1993) reported that employees who perceived the work environment as unsupportive were the most likely to have stress-related health problems.

Decreased Commitment

Changes in the environment or management policy that impact on the expectations held between employees and the firm - such as the growing perception of job insecurity - can lead to decreased commitment (Zedeck 1992). In addition, the rigorous demands both work and family place on employees are such that a conflict between the two often requires employees to choose between them. According to the "Job and Homelife Study," 71 percent of men and 54 percent of women agree that family responsibilities negatively impact on employees' careers and their ability to advance in the company (Googins 1991).

Negative Spillover

Not all of the negative ramifications of work and family commitment appear in the workplace. Marriages suffer; childrearing is more difficult; and community involvement declines. Respondents report in a national survey that balancing work and family responsibilities has a negative impact on family life for 56 percent of women and 35 percent of men; causes the marriage to suffer for 27 percent of women and 22 percent of men; causes health to suffer for 29 percent of women and 12 percent of men; and leaves no personal time for 85 percent of women and 65 percent of men (Rodgers 1992).

"Redefining the agenda so that difficulties in balancing work and family responsibilities are viewed as a social problem, and not just a business problem, helps acknowledge the need for family supports as well as work supports . . . "

—Family-responsive Policies, S. Lambert, Social Service Review, p. 242

Availability of Dependent Care Benefits

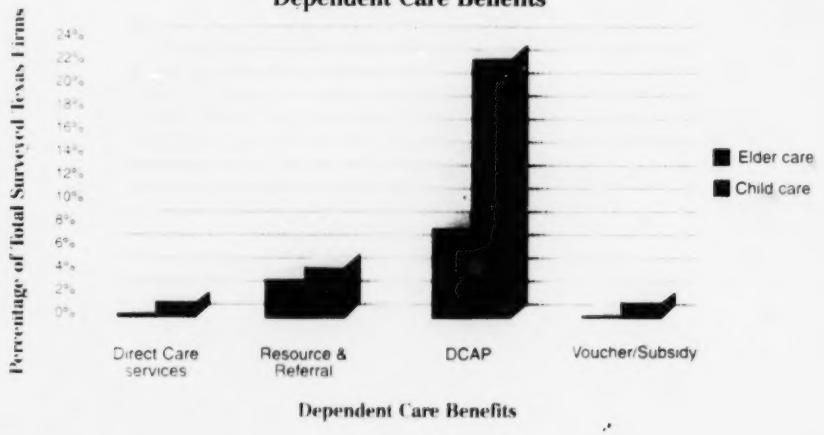
MANY recent articles and press releases give the impression that businesses are rushing to become family friendly. Reasons why companies would do so seem clear. Yet, while each year more companies offer dependent care benefits, the actual number of companies involved is still relatively small. This is the case both in Texas and across the nation. Richard Stolley, Senior Editorial Advisor of Time Inc., pointed out an underlying attitude which explains the lack of company participation in dependent care: "We are sentimental about our children in America, but in our actions we do not honor them. Something is terribly out of balance in America" (Stolley 1994).

In order to discover to what extent Texas companies are providing dependent care benefits and the extent to which Texans are benefiting from such programs, the Texas Work and Family Clearinghouse contracted with the Survey Research Center (SRC) at the University of North Texas to find out how Texas firms are responding to work/family issues (Ruggiere and Glass 1996). The SRC measured the prevalence of flexible work arrangements, child care benefits and elder care benefits; the differences in benefits offered by firms of different sizes and within different industries; the perceived impact of these programs on personnel outcomes; and the future direction of family-friendly benefits. The following section presents some of their findings. (See Appendix 1 for survey description.)

Firms are more likely to provide informational dependent care benefits that assist employees in identifying options and help them to minimize care costs - such as resource and referral services or Dependent Care Assistance Program (DCAP) accounts. Firms are less likely to provide direct service or direct financial subsidy for care. Both on-site centers and relationships with off-site centers for elder care or for child care are still rare. The same is true for vouchers and subsidies, as indicated in Figure 3 below.

According to the Family and Medical Leave Act, many firms are required to offer extended leave to their employees with the guarantee of employment on return. Additional firms that are exempt from this mandate voluntarily offer family leave benefits to their employees.

Percentage of Texas Surveyed Firms Offering Dependent Care Benefits *Figure 3*



Flexible work arrangements are growing in popularity. As indicated in Figure 4, these include flextime, job sharing, compressed work week, and telecommuting. In addition to being family-friendly, they can be utilized by any employee - not only those who have dependent care responsibilities.

In Texas and nationwide, all benefits are offered to a much greater extent in the largest firms (Ruggiere and Glass 1996; Goodstein 1994; Osterman 1995; Morgan and Milliken (1993). However, only 17 percent of employees in Texas work for firms with 500 or more

employees. Clearly, as indicated in Figure 5, employees of smaller firms are not benefiting to the same degree from the spread of new types of benefits as those who work for the largest firms. Indeed, as indicated in Figure 6, Texas is providing benefits at a lower rate than the nation as a whole. Figure 6 compares the 1996 Texas survey results with a national study conducted by Hewitt and Associates (1993).

Figure 4

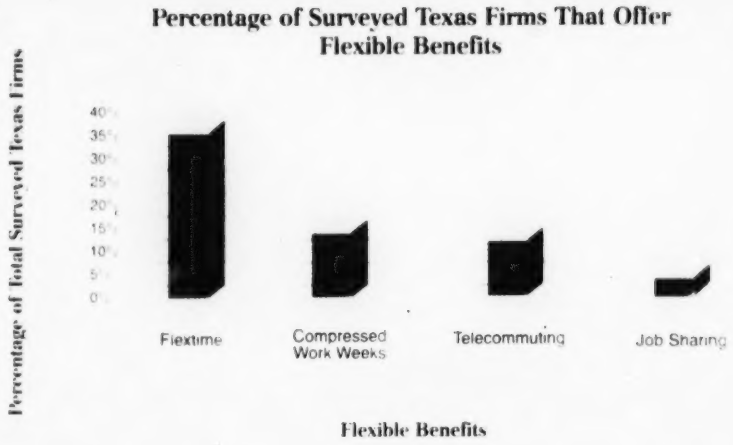
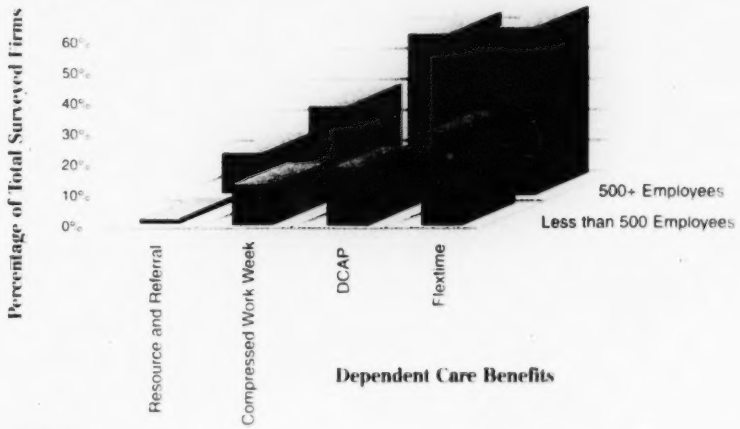


Figure 5



Recipients of Dependent Care Benefits

NATIONAL surveys have found that firms whose core employees consist of professional and technical workers are significantly more likely to provide family friendly benefits than firms whose core employees are service workers, clerical staff, or blue-collar employees (Osterman 1995; Galinsky et al. 1993). Data from the recent Texas survey indicate that benefits, when offered, are usually offered equitably throughout firms that provide them. In Texas, of those companies offering dependent care benefits, only 16.8 percent limit flexible benefits almost exclusively to managers. Furthermore, 97.2 percent of firms providing child care-related benefits provide them at all employee levels.

Comparison of Texas to the United States on the Prevalence of Dependent Care Benefits Offered by Surveyed Firms

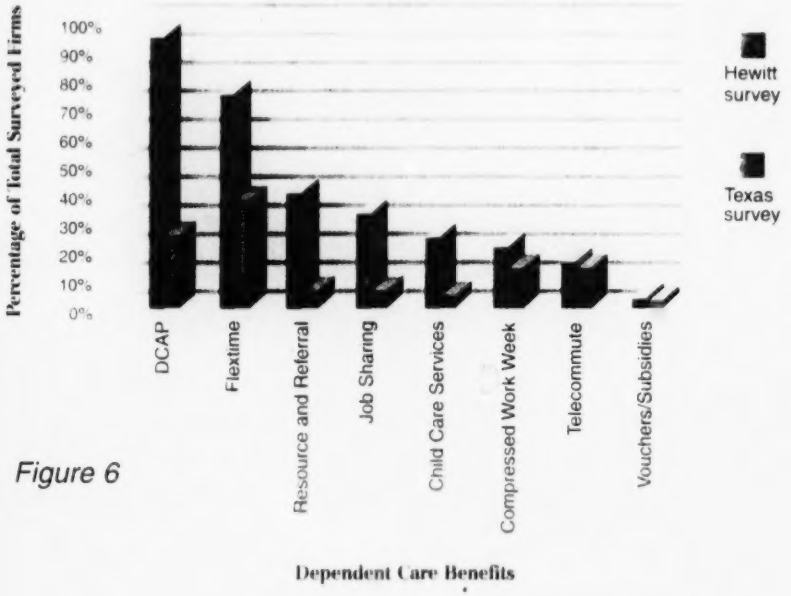


Figure 6

Conclusion

"WE have seen rapid change in workplace responses to care givers in the past twenty years. Today, minimum leave policies are mandated by law; tax incentives encourage dependent care assistance plans; unions explicitly bargain for work-family benefits; major corporations boast about their work-family benefits. So there has been progress" (Lechner and Creedon 1994: 166).

However, the vast majority of workers still lack the resources, time, and energy to accommodate the pressures imposed by both work and family responsibilities. A greater number of women continue to enter the work force. Dependent care responsibilities increase as our population ages, while real incomes do not appear to be increasing. Employees' perception of job insecurity, and the demand for increased productivity, continue.

Since better work places seem to promote more job satisfaction, more commitment, more loyalty, harder work, and more initiative, as well as a better work/family balance, there is an opportunity to align workers' needs with workplace goals. Much of what helps workers also promotes workforce productivity (Galinsky et al. 1993). As CEDRA Corporation President and CEO David Garcia explains, "My personal policy is one of trying to be sensitive to working mothers, and it's not a totally unselfish concept on my part. There are a lot of talented mothers out there. To accommodate them would be a real asset to the organization" (1994).

The decision to include dependent care programs as part of the company's benefits package is not a simple one to make. Each organization is unique and exists within a specific environment, thereby requiring an individualized assessment of needs and resources. However, the resultant advantages to employers and employees from the establishment of a well-planned dependent care program are key to a dynamic, productive partnership between companies and their work force.

"The movement for addressing work/family issues in reality is a call to improve the quality of living and working."

Bradley Googins—
Work/Family Conflicts: Private Lives—Public Responses.
As found in S. Lambert: Workplace Policies as Social Policy

Appendix 1

Survey Description

(Survey Research Center at the University of North Texas)

The SRC's survey objectives were to measure the prevalence of flexible work arrangements, child care benefits and elder care benefits; the differences in benefits offered by firms of different sizes and within different industries; the perceived impact of these programs on personnel outcomes; and the future direction of family-friendly benefits. The following section, based on this survey, presents an overall picture of the supply of dependent care benefits offered in Texas private sector firms.

The SRC surveyed a sample of private sector employers with five or more employees that do business in the state of Texas. In order to identify differences among companies of differing size the sample was stratified into five employer size categories. The employer sizes included 5 to 9 employees, 10 to 49 employees, 50 to 99 employees, 100 to 499 employees and 500 or more employees. A sample of 1300 employers was drawn for each employer size category in order to ensure a sufficient sample size based on an estimated 20 percent response rate.

Multiple resources were utilized to define the population including the Yellow Pages, Standard & Poor's Business Directory, and other business association listings. The total population included 169,072 business listings. The final sample frame was limited to headquarters, thus eliminating branches and subsidiaries. Of the 6,500 total surveys that were sent out, 5,878 were received by employers and 1,331, or 22.6 percent, were returned. The response rate varied by size of the company with the smallest and largest firms having the lowest response rate at 16.7 percent. Approximately 23 percent of medium size firms responded. The highest return rate was found for companies in the 10 to 49 employee size category with a response rate of 34.1 percent.

In developing the questionnaire the goal of generalizability to all Texas private-sector employers was targeted. Therefore, the instrument was designed to achieve the maximum possible response rate. This was accomplished by enabling respondents whose companies offered few or none of the benefits to complete the survey in only one or two minutes. Details were only addressed to those respondents whose companies offer dependent care benefits.

Appendix 2

Texas Employer Coalition Initiatives

The Texas Work and Family Clearinghouse has undertaken a series of new initiatives. These initiatives include Regional Work/Family Conferences, Employer Coalition Pilot Projects, and Established Employer Coalitions.

REGIONAL WORK/FAMILY CONFERENCES

In response to the changing needs of working families and the increased knowledge from business that work/family issues are a sound business investment, the Work and Family Clearinghouse of the Texas Workforce Commission sponsored a series of seven regional work/family and community planning conferences. This series was established to promote employer leadership on work/family issues, including child care, elder care, and community resource development. With an informed awareness concerning dependent care needs provided by the conferences, employers and community leaders are forming local coalitions to share information, pool resources, and establish a plan of action to address these concerns within their own communities. Sites include Abilene, Amarillo, Austin, Corpus Christi, Dallas, Lubbock, and Tyler. Conferences began in August, 1996, and concluded in June, 1997.

Work and Family Clearinghouse grants were awarded to each site. Planning committees were established utilizing key local business and community leaders. Each site organized its conference based on specific community concerns. Activities following the conference are equally important in providing crucial strategies to build employer coalitions and support for identified needs.

EMPLOYER COALITION PILOT PROJECTS

Three cities were awarded grants to initiate or support recently created employer-led coalitions. These pilot sites will promote understanding of the issues and support for local workforce dependent care services.

ESTABLISHED EMPLOYER COALITIONS

Further support for developing coalitions was provided by three established employer coalitions: Corporate Champions of Fort Worth, Corporate Hands of Houston, and Smart Start of San Antonio. These groups serve as a support network to new groups by recommending organizational strategies, potential successful activities, and insight to future development based on their own experiences. The Work and Family Clearinghouse provided each of these established coalitions with grants to support this effort. Money awarded also provides the opportunity for each to address expansion, refinement, and future needs in their own sites as well.

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